

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re:	§	
	§	
JOANN B SHERIDAN	§	Case No. 15-81852
	§	
Debtor	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that BERNARD J. NATALE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

United States Bankruptcy Court
Northern District of Illinois
Western Division
327 S. Church Street, Room 1100
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:30 AM on 06/01/2016 in Courtroom 3100,

United States Bankruptcy Court
327 S Church Street
Rockford IL 61101

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 04/15/2016

By: /S/ BERNARD J. NATALE
TRUSTEE

BERNARD J. NATALE
1639 N ALPINE RD SUITE 401
EDGEBROOK OFFICE CENTER
ROCKFORD, IL 61107

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: §
§
JOANN B SHERIDAN § Case No. 15-81852
§
Debtor §

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 4,000.00
and approved disbursements of \$ 30.00
leaving a balance on hand of¹ \$ 3,970.00

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: BERNARD J. NATALE	\$ 1,000.00	\$ 0.00	\$ 1,000.00
Attorney for Trustee Fees: BERNARD J. NATALE	\$ 1,346.25	\$ 0.00	\$ 1,346.25
Attorney for Trustee Expenses: BERNARD J. NATALE	\$ 20.93	\$ 0.00	\$ 20.93

Total to be paid for chapter 7 administrative expenses \$ 2,367.18

Remaining Balance \$ 1,602.82

Applications for prior chapter fees and administrative expenses have been filed as follows:

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 16,656.32 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 9.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Quantum3 Group LLC as agent for	\$ 193.41	\$ 0.00	\$ 18.61
2	Quantum3 Group LLC as agent for	\$ 1,224.87	\$ 0.00	\$ 117.87
3	American Infosource Lp As Agent For	\$ 518.75	\$ 0.00	\$ 49.92
4	Capital One Bank (Usa), N.A.	\$ 1,696.62	\$ 0.00	\$ 163.26
5	Capital One Bank (Usa), N.A.	\$ 1,735.40	\$ 0.00	\$ 167.00
6	Navient Solutions, Inc.	\$ 4,557.02	\$ 0.00	\$ 438.52
7	Pyod, Llc Its Successors And Assigns As Assignee	\$ 1,808.22	\$ 0.00	\$ 174.00
8	Pyod, Llc Its Successors And Assigns As Assignee	\$ 4,922.03	\$ 0.00	\$ 473.64

Total to be paid to timely general unsecured creditors \$ 1,602.82

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /S/ BERNARD J. NATALE
TRUSTEE

*BERNARD J. NATALE
1639 N ALPINE RD SUITE 401
EDGEBROOK OFFICE CENTER
ROCKFORD, IL 61107*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 5
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Joann B Sheridan
 Debtor

Case No. 15-81852-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: lorsmith
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 6

Date Rcvd: May 06, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2016.

db #+Joann B Sheridan, 1501 Heritage Lane, Apt. 1B, Sterling, IL 61081-4072
 24152040 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 24174052 Navient Solutions, Inc., Department of Education Loan Services, PO BOX 9635,
 Wilkes-Barre, PA 18773-9635

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 24137932 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM May 07 2016 00:57:46

American InfoSource LP as agent for, First Data Global Leasing, PO Box 248838,
 Oklahoma City, OK 73124-8838

24406894 +E-mail/PDF: resurgentbknofications@resurgent.com May 07 2016 00:51:00
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

24114760 E-mail/Text: bnc-quantum@quantum3group.com May 07 2016 00:53:28
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 TOTAL: 3

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2016 at the address(es) listed below:

Bernard J Natale natalelaw@bjnatalelaw.com, bnatale@ecf.epiqsystems.com
 Bernard J Natale on behalf of Trustee Bernard J Natale natalelaw@bjnatalelaw.com
 Linda A. Giesen on behalf of Debtor 1 Joann B Sheridan lag@hsdixonlaw.com
 Megan G Heeg on behalf of Interested Party Heritage Square heeg@egblc.com, IL55@ecfcbis.com
 Meghan N Bolte on behalf of Trustee Bernard J Natale mmagnuson@bjnatalelaw.com,
 mbolte@bjnatalelaw.com
 Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 6